

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)	Attorney Docket Number	40630/S850
	Application Number	09/690,083
	Filing Date	October 16, 2000
	Applicant(s)	Craig Leonard Ogg
	Group Art Unit	3621
	Examiner Name	Evens J. Augustin

U.S. PATENT DOCUMENTS

EXAMINER INITIALS	CITE NO. ¹	DOCUMENT NUMBER Number - Kind Code ² (If Known)	PUBLICATION DATE MM-DD-YYYY	NAME OF PATENTEE
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EXAMINER SIGNATURE	DATE CONSIDERED
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OTHER DOCUMENTS

EXAMINER INITIALS	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
		FICKEL, Louise, "Know Your Customer," 100 Leaders for the Next Millennium, CIO Magazine, 08/15/1999, pages 1-11
		SAGNER, James S., "Protecting Organizations from Electronic-Transaction Fraud", Healthcare Financial Management; Westchester; Feb 1995
		USPS Publication No. 25, "Designing Letter Mail", August 1995, 86 pages.
		International Search Report, International Application No. PCT/US00/41203, 02/2001

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